18. The image sharing system of claim 3, wherein the plurality of computers connected via the network are either personal computers of customers carrying out on-line shopping connected to the internet or computer terminals operated by operators of a merchant-side help desk.

(N 15

9 ij **}***

19. The image sharing system of claim 2, wherein the plurality of computers connected via the network are either customer operated terminal devices of a financial institution or terminal devices operated by an operator.

20. The image sharing system of claim 2, wherein the plurality of computers connected via the network are either personal computers carrying out on-line shopping connected to the internet or computer terminals operated by operators of a merchant-side help desk.--

REMARKS

Please enter these changes prior to examination, and prior to calculating the filing fee. Examination of the amended application is respectfully requested.

January 17, 2001

Date

Respectfully submitted,

Steven M. Rabin

(Registration No. 29,102)

RABIN & CHAMPAGNE, P.C.

CUSTOMER NO. 23995

Telephone:

(202) 659-1915

Telefax:

SMR:lep

(202) 659-1898